

Information to identify the case:			
Debtor 1:	Francisco Saravia-Jimenez		Social Security number or ITIN: xxx-xx-2133
	First Name	Middle Name	Last Name
Debtor 2:	Denise Saravia-Jimenez		Social Security number or ITIN: xxx-xx-5045
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/6/15
Case number:	15-10150-MBK		Date case converted to chapter: 7 3/15/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francisco Saravia-Jimenez	Denise Saravia-Jimenez
2. All other names used in the last 8 years		
3. Address	57 Wilcox Rd New Brunswick, NJ 08901	57 Wilcox Rd New Brunswick, NJ 08901
4. Debtor's attorney Name and address	Robert C. Nisenson Robert C. Nisenson, LLC 10 Auer Court Suite E East Brunswick, NJ 08816	Contact phone (732) 238-8777
5. Bankruptcy trustee Name and address	Andrea Dobin Trenk DiPasquale 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/16/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 20, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/19/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francisco Saravia-Jimenez
 Denise Saravia-Jimenez
 Debtors

Case No. 15-10150-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.
 db/jdb

+Francisco Saravia-Jimenez, Denise Saravia-Jimenez, 57 Wilcox Rd,
 New Brunswick, NJ 08901-1665
 515260438 +CBCS, PO Box 2589, Columbus, OH 43216-2589
 515282218 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515260442 +Educational Funding Company, 4740 Chevy Chase Drive Ste200, Chevy Chase, MD 20815-6459
 515260443 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 515260444 +Green Lawn Fertilizing, 1004 Saunders Lane, West Chester, PA 19380-4218
 515260446 +JFK Hosp, 80 James St, 4th Fl, Edison, NJ 08820-3938
 515386632 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Boulevard,
 Ewing, NJ 08618-1430
 515260449 +PayPal, PO Box 105658, Atlanta, GA 30348-5658
 515260450 +Philips Remote Cardiac Service, Po Box 415404, Boston, MA 02241-5404
 515260453 +Robert Wood Johnson, Po Box 15278, Newark, NJ 07192-5278
 515260460 +Synchrony Bank FKA GE Cap Amazon.Com, C/O Apothaker Scian P.C, 520 Fellowship Road Ste C306,
 Mt. Laurel, NJ 08054-3410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rnisenson@aol.com Mar 16 2018 22:45:40 Robert C. Nisenson,
 Robert C. Nisenson, LLC, 10 Auer Court, Suite E, East Brunswick, NJ 08816
 tr +EDI: BADOBIN.COM Mar 17 2018 02:33:00 Andrea Dobin, Trenk DiPasquale,
 427 Riverview Plaza, Trenton, NJ 08611-3420
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2018 22:46:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2018 22:46:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515260434 +EDI: TSYS2.COM Mar 17 2018 02:33:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 515260436 EDI: CAPITALONE.COM Mar 17 2018 02:28:00 Cap One, C/O Lyons, Doughty And Veldhuis Pc,
 Po Box 85520, Richmond, VA 23285
 515260435 EDI: CAPITALONE.COM Mar 17 2018 02:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 515439349 +E-mail/Text: bncmail@w-legal.com Mar 16 2018 22:46:43 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515260437 EDI: CAPITALONE.COM Mar 17 2018 02:28:00 Cap One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 515354710 EDI: CAPITALONE.COM Mar 17 2018 02:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515379323 EDI: BL-BECKET.COM Mar 17 2018 02:33:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515371563 +E-mail/Text: bankruptcy@cavps.com Mar 16 2018 22:46:51 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515260439 +E-mail/Text: kzoepfel@credit-control.com Mar 16 2018 22:46:35 Central Loan Admin & R,
 C/O Kivitz McKeever Lee PC, 425 Phillips Blvd., Ewing, NJ 08618-1430
 515260440 +E-mail/Text: electronicbkydocs@nelnet.net Mar 16 2018 22:46:35 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 515260441 +EDI: TSYS2.COM Mar 17 2018 02:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515260445 +EDI: WFFC.COM Mar 17 2018 02:33:00 Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498
 515260447 +EDI: CBSKOHL.S.COM Mar 17 2018 02:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515260448 +E-mail/Text: Bankruptcies@nragroup.com Mar 16 2018 22:47:47 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 515496083 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Car Care One,
 POB 41067, Norfolk VA 23541
 515496019 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515496122 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Paypal,
 POB 41067, Norfolk VA 23541
 515495959 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
 POB 41067, Norfolk VA 23541
 515496124 EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 515260451 +EDI: PRA.COM Mar 17 2018 02:33:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 515260452 +E-mail/Text: rwjebn@rwjbh.org Mar 16 2018 22:47:40 Robert Wood Hospital-Pediatrics,
 1 Robert Wood Johnson Place, New Brunswick, NJ 08901-1928
 515272451 +EDI: DRIV.COM Mar 17 2018 02:34:00 Santander Consumer USA Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 515260454 +EDI: DRIV.COM Mar 17 2018 02:34:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 515260455 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synccb/carcare One, C/o Po Box 965036,
 Orlando, FL 32896-0001

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 47

Date Rcvd: Mar 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515260456 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synch/ccarel, C/o Po Box 965036,
Orlando, FL 32896-0001
515260457 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
515260458 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synch/sams Club, Po Box 965005,
Orlando, FL 32896-5005
515260459 +EDI: RMSC.COM Mar 17 2018 02:28:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
515271209 +E-mail/Text: electronicbkydocs@nelnet.net Mar 16 2018 22:46:35 U.S. Department of Education,
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
515312166 EDI: WFFC.COM Mar 17 2018 02:33:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
515260461 +EDI: WFFC.COM Mar 17 2018 02:33:00 Wffnb Dual L, 800 Walnut Street,
Des Moines, IA 50309-3605

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515271275* +U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400,
Aurora, CO 80014-2904

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson on behalf of Joint Debtor Denise Saravia-Jimenez rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson on behalf of Debtor Francisco Saravia-Jimenez rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

TOTAL: 7